Case 16-14257-sr Doc 15 Filed 08/24/16 Entered 08/25/16 01:17:20 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Keith R. Patton
Krista L. Patton
Debtors

Case No. 16-14257-sr Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Cathleen Page 1 of 2 Date Rcvd: Aug 22, 2016 Form ID: 309I Total Noticed: 42

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 24, 2016.
db/jdb
                                       Krista L. Patton, 160 East Chelton Road,
                 +Keith R. Patton.
                                                                                            Brookhaven, PA 19015-3332
                 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave.,
t.r
                                                                                                   P.O. Box 4010,
                   Reading, PA 19606-0410
                 +Aes/lsl Trust, Po Box 61047, Harrisburg, PA 17106-1047 +Carmax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
13747875
13747878
                 +Cb South, 4621 W. Napoleon, Metairie, LA 70001-2487
+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
13747879
13747881
13747882
                 +Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,
                                                                                     Philadelphia, PA 19102-3518
                 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
13747884
                   Saint Louis, MO 63179-0040
                 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040,
13747885
                   Saint Louis, MO 63179-0040
                 +Citihealth, Po Box 6497, Sioux Falls, SD 57117-6497
+Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
+Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
+Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13747886
13747892
13747894
13747895
13747898
                  M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
                   Williamsville, NY 14221
13772229
                 +MIDLAND FUNDING LLC, PO BOX 2011,
                                                              WARREN, MI 48090-2011
                                             Bankruptcy Division,
13747899
                  PA Dept. of Revenue,
                                                                       Bureau of Compliance, P.O. Box 280946,
                 Harrisburg, PA 17120-0946
+Trans Union Corporation,
13747905
                                                Public Records Department, 555 West Adams Street,
                    Chicago, IL 60661-3631
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: ecf@ccpclaw.com Aug 23 2016 01:58:34 MICHAEL A. CIBIK2,
Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City of Philadelphia,
aty
smg
                   City of Philadelphia Law Dept.,
                                                          Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:58:58
smg
                    Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2016 01:59:34
                                                                                                       U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                                                                                             United States Trustee,
Philadelphia, PA 19107-4405
                  +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 23 2016 01:59:24
ust
                 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: BANKAMER.COM Aug 23 2016 01:48:00 Bank Of America, NC
13747876
                                                                                         NC4-105-03-14,
                                                                                                             PO Box 26012,
                   Greensboro, NC 27420-6012
13747880
                 +EDI: CHASE.COM Aug 23 2016 01:48:00
                                                                Chase, Attn: Correspondence Dept,
                 Wilmington, DE 19850-5298
+E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City Of Philadelphia,
Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611
+E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City of Philadelphia,
13747887
13747888
                                                                                Philadelphai, PA 19102-1504
                   Bankruptcy Unit, 15th Floor, 1515 Arch Street,
13747889
                 +EDI: WFNNB.COM Aug 23 2016 01:48:00
                                                                 Comenity Bank/Ann Taylor Loft,
                                                                                                       PO Box 182125,
                    Columbus, OH 43218-2125
                 +EDI: WFNNB.COM Aug 23 2016 01:48:00
13747890
                                                                 Comenity Capital Bank/HSN, PO Box 182125,
                   Columbus, OH 43218-2125
13747891
                 +EDI: WFNNB.COM Aug 23 2016 01:48:00
                                                                Comenitycapital/akc,
                                                                                           3100 Easton Square Pl,
                   Columbus, OH 43219-6232
                  EDI: DISCOVER.COM Aug 23 2016 01:48:00
13747258
                                                                    Discover Bank, Discover Products Inc,
                   PO Box 3025, New Albany, OH 43054-3025
                 +EDI: DISCOVER.COM Aug 23 2016 01:48:00
13747893
                                                                    Discover Financial,
                                                                                            Attn: Bankruptcy,
                   PO Box 3025, New Albany, OH 43054-3025
13747896
                  EDI: IRS.COM Aug 23 2016 01:48:00
                                                           I.R.S.,
                                                                        P.O. Box 7346,
                                                                                              Philadelphia, PA 19101-7346
                  +EDI: CBSKOHLS.COM Aug 23 2016 01:48:00
                                                                    Kohls/Capital One,
                                                                                             PO Box 3120,
13747897
                   Milwaukee, WI 53201-3120
                  EDI: Q3G.COM Aug 23 2016 01:48:00
13775127
                                                               Quantum3 Group LLC as agent for, Comenity Bank,
                   PO Box 788, Kirkland, WA 98083-0788
                  EDI: Q3G.COM Aug 23 2016 01:48:00
13775128
                                                              Ouantum3 Group LLC as agent for, Comenity Capital Bank,
                   PO Box 788, Kirkland, WA 98083-0788
                  EDI: RECOVERYCORP.COM Aug 23 2016 01:48:00
13757371
                                                                         Recovery Management Systems Corporation,
                 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 +EDI: STF1.COM Aug 23 2016 01:48:00 SunTrust Bank,
13749899
                                                                                   Attn: Support Services,
                   P.O. Box 85092, Richmond, VA 23286-0001
13747900
                  +EDI: STF1.COM Aug 23 2016 01:48:00
                                                                                   Po Box 85052,
                                                                Suntrust Bank,
                                                                                                      Richmond, VA 23285-5052
                 +EDI: RMSC.COM Aug 23 2016 01:48:00
                                                                Synchrony Bank Credit Card, PO Box 965064,
13747901
                   Orlando, FL 32896-5064
                 +EDI: RMSC.COM Aug 23 2016 01:48:00 Orlando, FL 32896-5064
                                                                Synchrony Bank/ Old Navy, PO Box 965064,
13747902
13747903
                 +EDI: RMSC.COM Aug 23 2016 01:48:00
                                                                Synchrony Bank/Gap, PO Box 965064,
                   Orlando, FL 32896-5064
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District/off: 0313-2 User: Cathleen Page 2 of 2 Date Royd: Aug 22, 2016

Form ID: 309I Total Noticed: 42

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued) 13747904

+EDI: RMSC.COM Aug 23 2016 01:48:00 Synchrony Bank/QVC, PO Box 965064,

Orlando, FL 32896-5064

TOTAL: 25

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****

13747877 Cap1/bstby

+Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518 13747883*

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

MICHAEL A. CIBIK2 on behalf of Joint Debtor Krista L. Patton ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Keith R. Patton ecf@ccpclaw.com, igotnotices@ccpclaw.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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	<u> </u>	lice Page 3 01 4			
Information to identify the case:					
Debtor 1	Keith R. Patton	Social Security number or ITIN xxx-xx-8506			
	First Name Middle Name Last Name	EIN			
Debtor 2	Krista L. Patton	Social Security number or ITIN xxx-xx-1216			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 6/14/16			
Case number: 16	6_14257_sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Keith R. Patton	About Debtor 2: Krista L. Patton
2.	All other names used in the last 8 years		
3.	Address	160 East Chelton Road Brookhaven, PA 19015	160 East Chelton Road Brookhaven, PA 19015
4.	Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215–735–1060 Email: <u>ecf@ccpclaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 8/22/16

For more information, see page 2

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Debtor Keith R. Patton and Krista L. Patton

Case number 16-14257-sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 16, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 11/15/16	
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:		
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed	Filing deadline: 30 days after the conclusion of the you meeting of creditors	
9.	Filing of plan	may file an objection. The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on:	550.00 per month for 60 months. The hearing on	
10). Creditors with a foreign address	10/26/16 at 10:00 AM, Location: Courtroom #4, 900 Market If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	dress, you may file a motion asking the court to	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts		
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credite debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must	arge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the a want to have a particular debt excepted from file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge	